**Mobile Payment Apps in India are not fully secure: Qualcomm**

In recent times, Indian government has been stressing upon the use of digital payments through mobile phones. However, according to chipset maker Qualcomm, mobile banking apps and mobile wallets in India do not use hardware level security which is required to secure online transactions.

Qualcomm Senior Director of Product Management Sy Choudhury said that all over the world most of the mobile payment apps do not use hardware security and run in Android mode only. Because of this weak Android app security, user passwords can easily be stolen or fingerprints can be captured. Qualcomm says it can make this claim because it works with Original Equipment Makers (OEMs). According to Choudhury, Qualcomm is reaching out to digital payment companies to improve android app security and secure their mobile payment solutions. It is providing an environment of secure execution in its chipsets, which allows mobile transactions to be separated from operating system. Any malware that is affecting a transaction can subsequently be checked.

To further strengthen android app security, Qualcomm is also coming up with new chipsets in 2017 which will verify a user with payment gateway with unique characteristics such as signature of phone manufacturer, device id, Android version of phone, operating system root kit, time and location. With this set of unique features, it will be practically impossible to be duplicated.

Qualcomm has joined hands with software security firm Avast for generating user alerts in case a device gets infected with malware or a virus. Shipment of device attestation feature will begin in 2017 and will be available to end users by the end of the same year.

Choudhury also praised the Aadhaar authentication system of the Indian government, and said that it is one of the best authentication systems by any of the governments all over the world.